

United States Bankruptcy Court  
District of Nevada

In re:  
JULIANA MAYER LOZA  
Debtor

Case No. 21-50466-nmc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0978-3  
Date Rcvd: Aug 24, 2021

User: admin  
Form ID: nfin

Page 1 of 1  
Total Noticed: 1

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 26, 2021:

Recip ID	Recipient Name and Address
db	JULIANA MAYER LOZA, 429 PANORAMA DRIVE, STATELINE, NV 89449

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 26, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 23, 2021 at the address(es) listed below:

Name	Email Address
STEPHEN R HARRIS	on behalf of Debtor JULIANA MAYER LOZA steve@harrislawreno.com hannah@harrislawreno.com;norma@harrislawreno.com
VERNON E LEVERTY	on behalf of Creditor LEVERTY & ASSOCIATES LAW CHTD. gene@levertylaw.com
WILLIAM A. VAN METER	ECF@reno13.com wvanmeter13@ecf.epiqsystems.com

TOTAL: 3

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEVADA**

IN RE:

JULIANA MAYER LOZA

BK-21-50466-nmc  
CHAPTER 13

Debtor(s)

**NOTICE OF REQUIREMENT  
TO FILE CERTIFICATION ABOUT A  
FINANCIAL MANAGEMENT COURSE**

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**NOTICE IS GIVEN** to the above-entitled debtor(s):

1. Pursuant to 11 U.S.C. Section 727(a)(11), 11 U.S.C. Section 1328(g)(1), Fed.R.Bank.P. 1007(b)(7) and 4004(c)(1)(H), an individual debtor in a voluntary case under Chapter 7 or 13 must complete an instructional course after filing their petition concerning personal financial management.

Effective December 1, 2013, the amendment to Fed. R. Bankr. P. 1007(b)(7) provides an individual debtor the option of having an approved personal financial management course provider notify the court directly that the debtor has completed a post-petition instructional course concerning personal financial management. The debtor should complete and file Official Form 423 only if the provider has not already notified the court of the debtor's completion of the course.

In Chapter 7 cases, the deadline to file Official Form 423 is within 60 days after the first date set for the meeting of creditors under 11 U.S.C. Section 341 regarding completion of such a course. In Chapter 13 cases, the deadline to file Official Form 423 is no later than the last payment made by the debtor as required by the plan or the filing of a motion for entry of a discharge under 11 U.S.C. Section 1328(b).

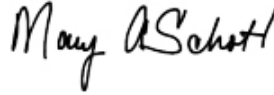
The statement is to be prepared as prescribed by Official Form 423, Debtor's Certification About A Financial Management Course. In a joint case, both the husband and wife must complete a personal financial management course, and a statement certifying completion must be filed for each joint debtor. The debtor(s) must obtain the instructional course from a debtor education agency approved by the United States Trustee, and upon completion of the personal financial management course, the approved debtor education agency will provide a certificate for filing.

2. A list provided by the United States Trustee of "Approved Providers of Personal Financial Management Instructional Courses (Debtor Education) Pursuant to 11 U.S.C. Section 111" is available through the U.S. Trustee's web site at [www.usdoj.gov](http://www.usdoj.gov).
3. **The debtor(s) in the above-entitled case has NOT filed the required statement certifying their completion of an instructional course after the filing of their bankruptcy petition concerning financial management.**
4. If a debtor meets all the other requirements for a discharge, but a statement certifying they have taken and completed an instructional course after the filing of their bankruptcy petition concerning financial management has not been filed, the case will be closed without a discharge.
5. After the closing of a case without a discharge, in order for a debtor to request the issuance of their Discharge of Debtor, the debtor will be required to file:
  - 1) An Ex-Parte Motion to Reopen Case and a proposed Order Reopening Case. These forms can be found on the court's web site at [www.nvb.uscourts.gov](http://www.nvb.uscourts.gov), under Local Rules and Forms;

- 2) Official Form 423, Debtor's Certification About A Financial Management Course. This form can be found on the U.S. Court's web site at [www.uscourts.gov](http://www.uscourts.gov) under Services and Forms/Bankruptcy Forms.

The debtor will also be required to pay a filing fee for reopening their case. The amount of the case reopening fee changes from time to time; current fees can be found on the court's web site at [www.nvb.uscourts.gov](http://www.nvb.uscourts.gov) under Filing Fees and Requirements. The amount of the fee is also available from the Bankruptcy Clerk's Office. The Clerk's office does not accept cash.

Dated: 8/23/21



Mary A. Schott  
Clerk of Court

**ATTENTION DEBTORS:**

Receive your court notices and orders by email through the DeBN program.  
Same-day delivery. Convenient Access. Free.

Go to <http://www.nvb.uscourts.gov> for more information and to download the request form.

Copies sent via BNC to:  
Debtor(s)  
Attorney for Debtor(s)  
U.S. Trustee  
Trustee assigned to the case